

## Information to identify the case:

Debtor 1:	<b>Rachele Aives</b>	Social Security number or ITIN:	xxx-xx-4690
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 2/13/17
Case number:	17-12653-CMG	Date case converted to chapter:	7 7/4/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rachele Aives	
2. All other names used in the last 8 years		
3. Address	21 Overhill Dr. Old Bridge, NJ 08857	
4. Debtor's attorney Name and address	Steven J. Abelson Abelson Law Offices 80 West Main Street PO Box 7005 Freehold, NJ 07728	Contact phone 732-462-4773
5. Bankruptcy trustee Name and address	Bunce Atkinson Atkinson & DeBartolo 2 Bridge Ave., PO Box 8415 Bldg. 2, 3rd Floor Red Bank, NJ 07701	Contact phone (732) 530-5300

For more information, see page 2 &gt;

Debtor **Rachele Aives**

Case number **17-12653-CMG**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 7/5/17
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>August 7, 2017 at 09:00 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 10/6/17</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Rachele Aives  
 Debtor

Case No. 17-12653-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Jul 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017.

db +Rachele Aives, 21 Overhill Dr., Old Bridge, NJ 08857-3544  
 tr +Bunce Atkinson, Atkinson & DeBartolo, 2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415  
 516878285 +BONY as trustee for CWABS, Inc. Series 2007-5, Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826  
 516640419 +Bank of NY Mellon, 3000 Bayport Drive, Ste 880, Tampa, FL 33607-8409  
 516690440 +Credence Collection, 17000 Dallas Pkwy, Suite 204, Dallas, TX 75248-1940  
 516640422 +Damiano Law Offices, 51 East Main Street, Little Falls, NJ 07424-1646  
 516868442 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516679189 +Douglas Aives, 22A Cottonwood Lane, Old Bridge, NJ 08857-2000  
 516690441 +Genpact Services, PO Box 1969, Southgate, MI 48195-0969  
 516640423 +JCP&L, PO Box 16001, Reading, PA 19612-6001  
 516879246 +Jersey Central Power & Light, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg# 1 Ste 1-511, Holmdel, NJ 07733-1900  
 516640426 +MERS Inc., c/o LLM Law Group PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 516640425 +Maria Jordan, c/o Ginarte, O'Dwyer, Gonzales, Gallardo, 948 Elizabeth Avenue, Elizabeth, NJ 07201-2646  
 516690437 +Oakwoods Inc., c/o EPM, 4-08 Towne Center Drive, North Brunswick, NJ 08902-1200  
 516690438 +One Main Financial, Bankruptcy Dept., PO Box 140069, Irving, TX 75014-0069  
 516640427 +Parker McCay Esqs, P.O. Box 5054, Mount Laurel, NJ 08054-5054  
 516640428 +Pay Pal, Comenity Bank, P.O. Box 5138, Timonium, MD 21094-5138  
 516640430 +Shellpoint Mortgage, P.O. Box 1410, Troy, MI 48099-1410  
 516640431 Sills Cummis & Gross, PC, 1 Riverfront Plaze, #10, Newark, NJ 07102  
 516640432 +Specialized Loan Servicing, P.O. Box 636005, Littleton, CO 80163-6005  
 516640433 +Trystone Capital Assets, PO Box 1030, Brick, NJ 08723-0090

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: sjaesq@atrbklaw.com Jul 06 2017 00:11:33 Steven J. Abelson, Abelson Law Offices, 80 West Main Street, PO Box 7005, Freehold, NJ 07728  
 tr +EDI: BBDATKINSON Jul 05 2017 23:43:00 Bunce Atkinson, Atkinson & DeBartolo, 2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2017 00:12:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2017 00:12:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516640418 EDI: BANKAMER.COM Jul 05 2017 23:43:00 Bank of America, N.A., Po Box 15220, Wilmington, DE 19886-5220  
 516640420 +EDI: CAPITALONE.COM Jul 05 2017 23:43:00 Capital One\*, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273  
 516822179 EDI: BL-BECKET.COM Jul 05 2017 23:43:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516640421 +EDI: RCSFNBMARIN.COM Jul 05 2017 23:43:00 Credit One\*, P.O. Box 98873, Las Vegas, NV 89193-8873  
 516690436 EDI: DIRECTV.COM Jul 05 2017 23:43:00 Direct TV, PO Box 6550, Greenwood Village, CO 80155  
 516640424 +EDI: CBSKOHL.S.COM Jul 05 2017 23:43:00 Kohl's\*, P.O. Box 3043, Milwaukee, WI 53201-3043  
 516718651 EDI: RESURGENT.COM Jul 05 2017 23:43:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516690442 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502  
 516819574 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541  
 516881245 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
 516881304 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Associates, LLC, c/o HSBC, POB 41067, Norfolk VA 23541  
 516819348 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541  
 516640429 +E-mail/Text: bankruptcy@pseg.com Jul 06 2017 00:11:49 PSE&G\*, Collection Center, P.O. Box 490, Cranford, NJ 07016-0490  
 516733812 EDI: Q3G.COM Jul 05 2017 23:43:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 516690443 +E-mail/Text: Supportservices@receivablesperformance.com Jul 06 2017 00:13:20 Receivables Performance, 20816 44th Avenue W, Lynnwood, WA 98036-7744  
 516690439 +EDI: RMSC.COM Jul 05 2017 23:43:00 Synchrony Bank, Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
 516640434 +EDI: WFNNB.COM Jul 05 2017 23:43:00 Victoria's Secret\*, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789  
 516640417 +EDI: RMSC.COM Jul 05 2017 23:43:00 amazon.com\*, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 22

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Jul 05, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Anthony L. Velasquez on behalf of Creditor Trystone Capital Assets LLC avelasquez@tryko.com  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-5  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Steven J. Abelson on behalf of Debtor Rachele Aives sjaesq@atrbklaw.com,  
atrbkl@gmail.com; r49787@notify.bestcase.com  
Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-5  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7